

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 20-21863-GLT
Gail Y. Ford,	:	Chapter 13
	:	
Debtor,	:	
	:	
Gail Y. Ford,	:	Document No.
	:	
Movant,	:	
	:	
v.	:	
	:	
Ronda J. Winnecour, Chapter 13 Trustee,	:	
Respondent.	:	

DEBTOR'S CERTIFICATION OF DISCHARGE ELIGIBILITY

1. The Debtor has made all payments required by the Chapter 13 Plan.
2. Include whichever one of the two following statements applies: The Debtor is not required to pay any Domestic Support Obligations.
3. The Debtor is entitled to a discharge under the terms of Section 1328 of the Bankruptcy Code. The Debtor has not received a prior discharge in a bankruptcy case within the time frames specified in Section 1328(f)(1) of the Bankruptcy Code. Section 1328(h) of the Bankruptcy Code does not render the Debtor ineligible for a discharge.
4. On July 13, 2020, at docket number 19, Debtor complied with Federal Rule of Bankruptcy Procedure 1007(c)(4)(B) by filing a *Certificate of Completion of a Personal Financial Management Course*.

This Certification is being signed under penalty of perjury by (*include whichever one of the two following statements applies*): Undersigned Counsel duly questioned Debtor about the statements in this Certification and verified the answers in support of this Certification.

Dated: August 7, 2025

By: /s/ Dennis J. Spyra, Esq.
Dennis J. Spyra, Esq.
1711 Lincoln Way
White Oak, PA 15131
Ph: (412) 673-5228
dennis@spyrallawoffice.com
PA I.D. # 46188